

# UTILITY PATENT APPLICATION TRANSMITTAL

<b>Address to:</b> <b>Assistant Commissioner for Patents</b> <b>Box PATENT APPLICATION</b> <b>Washington, DC 20231</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;"><i>Attorney Docket No.</i></td> <td style="width: 50%; padding: 2px;">FMC 0954 PUS</td> </tr> <tr> <td style="padding: 2px;"><i>First Named Inventor</i></td> <td style="padding: 2px;">Nancy A. Tammaro</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </table>	<i>Attorney Docket No.</i>	FMC 0954 PUS	<i>First Named Inventor</i>	Nancy A. Tammaro		
<i>Attorney Docket No.</i>	FMC 0954 PUS						
<i>First Named Inventor</i>	Nancy A. Tammaro						

1. This application entitled METHOD AND SYSTEM FOR INTERNET BASED FINANCIAL AUTO CREDIT APPLICATION is:
- a. ☒ A new application under 37 C.F.R. §1.53(b) .
- b. ☐ A ☐ continuation ☐ divisional or ☐ continuation-in-part application under 37 C.F.R. § 1.53(b) of prior application Serial No.         /          filed on         , entitled         .

Application elements and other attached papers:

2. ☒ Specification (incl. Claims and Abstract) [Total Pages 16]
3. ☒ Drawings (☐ informal ☒ formal) [Total Sheets 2]
4. ☒ Oath or Declaration
- a. ☒ Newly-executed
- b. ☐ Copy from a prior application (37 C.F.R. § 1.63(d))
5. ☐ Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☐ This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § 1.53(d) (4) .
- a. ☐ DELETE the following inventor(s) named in the prior nonprovisional application:
- \_\_\_\_\_
- \_\_\_\_\_
- b. ☐ The inventor(s) to be deleted are set forth on a separate sheet attached hereto.

## CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that this UTILITY PATENT APPLICATION TRANSMITTAL and the documents referred to as attached therein are being deposited on the below date with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee" addressed to: Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.

Express  
Mail Label No. \_\_\_\_\_

\_\_\_\_\_  
(Type or print name of person mailing paper)

Date of Deposit: \_\_\_\_\_

\_\_\_\_\_  
(Signature of person mailing paper)

7. Preliminary Amendment:

- a. ☐ A Preliminary Amendment is attached.
- b. ☐ Cancel in this application original claims \_\_\_\_\_ of the prior application before calculating the filing fee.
- c. ☐ Please amend the specification by inserting before the first line the sentence:  
 "This is a  
       ☐ continuation  
       ☐ divisional  
 of copending application(s)  
       Serial number  /  filed on ."
- d. ☐ A Petition to Suspend Prosecution For The Time Necessary to File An Amendment (New Application Filed Concurrently) is attached.

8. Fee Calculation:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	12 -20 =	0	X 22.00	0
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	2 -3 =	0	X 82.00	0
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. §1.16(d))			270.00	
			BASIC FEE (37 C.F.R. § 1.16(a))	790.00
Total of above Calculations =				790.00
Reduction by 50% for filing by small entity (Note 37 C.F.R. §§ 1.9, 1.27, 1.28)				
Assignment Recordal Fee			40.00	0
TOTAL =				790.00

9. ☒ Please charge Deposit Account No. 06-1510 in the amount of \$790.00.  
 A duplicate copy of this sheet is enclosed.
10. ☒ The Commissioner is hereby authorized to credit overpayment or charge the following fees (or any deficiency therein) to Deposit Account 06-1510 or Deposit Account 06-1500:
- a. ☒ Fees required under 37 C.F.R. § 1.16.
- b. ☒ Fees required under 37 C.F.R. § 1.17.

11. Maintenance of Copendency of Prior Application

☐ A request for extension of time and the appropriate fee have been filed in the pending prior application (or are being filed in the prior application concurrently herewith) to extend the period for response until \_\_\_\_\_.

12. ☒ An Information Disclosure Statement (IDS) is attached, along with the following indicated attachments thereto:

a. ☒ Form PTO SB08A (1 sheet)

b. ☒ Copies of references cited

13. ☐ Certified copy of priority document(s)

14. ☒ Return Receipt Postcards

15. ☐ Other: \_\_\_\_\_

16. ☐ An Assignment of the invention to \_\_\_\_\_

a. ☐ is attached.

b. ☐ was recorded on \_\_\_\_\_ at Reel \_\_\_\_\_, Frame \_\_\_\_\_.

17. The power of attorney in the prior application is to:

\_\_\_\_\_  
Name of Attorney of Record      Reg. No.

☐ The power appears in the original papers in the prior application.

☐ The power does not appear in the original papers, but was filed on \_\_\_\_\_.

☒ A new power has been executed and is attached.

18. Correspondence Address: Please address all future communications to:

Ralph E. Smith  
Brooks & Kushman P.C.  
1000 Town Center, Twenty-Second Floor  
Southfield, MI 48075-1351  
Telephone: 248-358-4400; Fax: 248-358-3351

Respectfully submitted,

BROOKS & KUSHMAN P.C.



Date: July 29, 1998

Name: Ralph E. Smith  
Registration No.: 35,474

☒ Attorney or agent of record  
☐ Filed under Rule 34(a)